

Debtor 1 Jean Pierre Clermont

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Illinois  
(State)

Case number 15-01377

## Form 4100R

**Response to Notice of Final Cure Payment**

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor: Ocwen Loan Servicing, LLC Court claim no. (if known): N/A

Last 4 digits of any number you use to identify the debtor's account: 6 2 4 9

Property address: 8918 Racine  
Number Street

Chicago, IL 60620  
City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: \_\_\_\_\_  
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 2,573.35
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 0.00
- c. **Total.** Add lines a and b. (c) \$ 2,573.35

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

3 01 2016  
MM / DD / YYYY

Debtor 1 Jean Pierre Clermont 15-01377  
First Name Middle Name Last Name Case number (if known)

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.
- ☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**X** /s/Caleb J Halberg

Signature

6 03 2016  
Date \_\_\_\_/\_\_\_\_/\_\_\_\_

Print Caleb J Halberg  
First Name Middle Name Last Name

Attorney for Creditor  
Title \_\_\_\_\_

Company Potestivo & Associates, PC

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 223 W Jackson Blvd, Suite 610  
Number Street  
Chicago IL 60602  
City State ZIP Code

Contact phone 312 263 0003  
(\_\_\_\_) \_\_\_\_-\_\_\_\_

chalberg@potestivolaw.com  
Email \_\_\_\_\_

**UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS**

IN RE:

Jean Pierre Clermont

Case No. 15-01377

Chapter 13

Judge: Deborah L. Thorne

Debtor

\_\_\_\_\_  
Potestivo & Associates, P.C.  
Keith H. Werwas (ARDC#6291042)  
Kimberly J. Goodell (ARDC#6305436)  
Ashley K. Rasmussen (ARDC#6308095)  
Caleb J. Halberg (ARDC#6306089)  
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Attorneys for Ocwen Loan Servicing, LLC  
Our File No.: C15-16743

**John D. Ioakimidis**

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**AFFIDAVIT OF SERVICE**

I, Cathy Scanlan, state that on the 3<sup>rd</sup> day of June 2016, I served a copy of the Response to the Notice of Final Cure and Affidavit of Service of same upon the below listed parties:

Jean Pierre Clermont  
8918 S Racine  
Chicago, IL 60620

John D. Ioakimidis  
8770 W Bryn Mawr Ave, Suite 1300  
Chicago, IL 60631

Office of the U.S. Trustee  
219 S Dearborn St, Room 873  
Chicago, IL 60604

Marilyn O. Marshall  
224 South Michigan Ste 800  
Chicago, IL 60604

By placing same in a well sealed envelope, by first class mail, with the proper prepaid postage thereon and depositing same in a United States Mail receptacle in the City of Rochester Hills, State of Michigan to Debtor and via CM-ECF electronic filing to the Debtors' Attorney and the Trustee, and the U.S. Trustee

/s/ Cathy Scanlan  
Cathy Scanlan

Date	Amount	Date	Amount
2/1/2015	1025	2/26/2015	1025
3/1/2015	942.89	4/1/2015	1025
4/1/2015	942.89	6/30/2015	2200
5/1/2015	942.89	8/3/2015	1030
6/1/2015	942.89	9/1/2015	1030
7/1/2015	942.89	10/1/2015	1040
8/1/2015	942.89	11/3/2015	1050
9/1/2015	942.89	1/4/2016	2095
10/1/2015	942.89	3/2/2016	2100
11/1/2015	942.89		
12/1/2015	942.89		
1/1/2016	942.89		
2/1/2016	942.89		
<b>3/1/2016</b>	<b>942.89</b>	<b>Due</b>	
4/1/2016	942.89		
5/1/2016	942.89		
6/1/2016			
<b>Total</b>	<b>15168.35</b>	<b>-2573.35</b>	<b>12595</b>